

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Raymond E. Byers
Debtor(s)

Bankruptcy Case No.: 20-23076-CMB

Chapter: 13
Docket No.: 48 - 47
Concil. Conf.: November 11, 2021 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **November 1, 2021**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 5, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **November 11, 2021** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 15, 2021

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Raymond E. Byers
Debtor

Case No. 20-23076-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 15, 2021

User: gamr
Form ID: 410

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:

Recip ID	Recipient Name and Address
db	+ Raymond E. Byers, 109 Dutchtown Road, Herminie, PA 15637-1701
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15314287	#+ Chevron Appalachia, LLC, 700 Cherrington Parkway, Coraopolis, PA 15108-4315
15314288	+ KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15305335	+ Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15312084	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO BOX 619096, Dallas, TX 75261-9096
15321276	+ Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15305336	+ Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, Suite 1400, 1617 John F. Kennedy Blvd., Philadelphia, PA 19103-1821

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Sep 15 2021 23:24:40	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15314285	+ Email/Text: ally@ebn.phinsolutions.com	Sep 15 2021 23:14:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
15322043	Email/Text: ally@ebn.phinsolutions.com	Sep 15 2021 23:14:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15314286	+ Email/Text: bk.notifications@jpmchase.com	Sep 15 2021 23:14:00	Chase Auto, PO Box 901076, Fort Worth, TX 76101-2076
15314289	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 15 2021 23:14:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
15324853	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 15 2021 23:24:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15314290	*+	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15312085	*+	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, PO BOX 619096, Dallas, TX 75261-9096
15314291	*+	Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, Suite 1400, 1617 John F. Kennedy Blvd., Philadelphia, PA 19103-1821

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: gamr

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
Charles Griffin Wohlrab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper cwohlab@raslg.com
Jennifer L. Cerce	on behalf of Creditor Norwin School District jlc@mbm-law.net
Maria Miksich	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Scott R. Lowden	on behalf of Debtor Raymond E. Byers niclowlgl@comcast.net

TOTAL: 6